

DEC 06 2004

PTO/SB/21 (09-04)

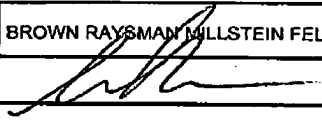
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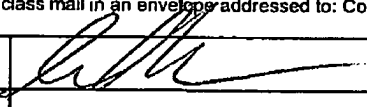
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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/712,358	
	Filing Date	Nov. 14, 2000	
	First Named Inventor	William Fitzpatrick et al.	
	Art Unit	3624	
	Examiner Name	Kyle, Charles	
Total Number of Pages in This Submission	5	Attorney Docket Number	4797/32 (4034-32)

ENCLOSURES (Check all that apply)		
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Remarks Response to Office Communication (4 pages)		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	BROWN RAYSMAN MULLSTEIN FELDER & STEINER LLP		
Signature			
Printed name	Antonio Papageorgiou		
Date	December 6, 2004	Reg. No.	

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: William Fitzpatrick et al.  
Serial No.: 09/712,358 Examiner: Kyle, Charles R.  
Filed: November 14, 2000 Group Art Unit: 3624  
Title: **BROWSER INTERFACE AND NETWORK BASED  
FINANCIAL SERVICES SYSTEM**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE COMMUNICATION**

Sir:

This Response is submitted in response to the Office Communication dated November 26, 2004 in connection with the above-identified application. In the Office Communication, the Examiner asserts that the September 7<sup>th</sup> 2004 amendment is not fully responsive insofar as the amendment does not include arguments pointing out specific distinctions believed to render the added claims 26-31 patentable over the applied references. The Applicant's respectfully disagree with the Examiner.

Newly added claim 31 is an independent claim, which shares some of the features of claims 1 and 16 as amended. Arguments that point out the specific distinctions of the common features of claim 1, 16, and 31 are provided at page 10, first paragraph, of the September 2004 amendment, which is attached hereto for your reference. Arguments that point out the distinctions of claim 31, in addition to the common features with claims 1 and 16, are provided at page 10, second paragraph, of the September 2004 amendment.

With regard to claims 26-30, these newly added claims are dependent on claim 16. As noted above, arguments with respect to the distinctions of claim 16 are provided at page 10, first paragraph, of the September 2004 amendment. These arguments are therefore provided for dependent claims 26-30 by virtue of their dependency on claim 16. Moreover,